



TOUCHMARK
NATIONAL BANK

Community Reinvestment Act
Public File

Updated: 04/01/2026

=COMMUNITY REINVESTMENT ACT NOTICE=

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

- You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

- At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller: Office of the Comptroller of Currency, Southern District, 1700 Pacific Ave., Suite 3600, Dallas, Texas 75201.

- You may send written comments about our performance in helping to meet community credit needs to:

CHUCK SHAW, SENIOR RISK MANAGEMENT OFFICER

TOUCHMARK NATIONAL BANK

3651 OLD MILTON PARKWAY

ALPHARETTA, GA 3005

and to the Deputy Comptroller: Office of the Comptroller of Currency, Southern District, 1700 Pacific Ave., Suite 3600, Dallas, Texas 75201. **You may also submit comments electronically through the OCC's Web site at www.occ.gov/regulations/cra, or email at CRAComments@occ.treas.gov.**

Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

- You may ask to look at any comments received by the Deputy Comptroller.

- You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller.

We are an affiliate of Touchmark Bancshares, Inc., a bank holding company. You may request from Assistant Vice President, Applications, Federal Reserve Bank of Atlanta, 1000 Peachtree Street NE, Atlanta, Georgia 30309-4470, an announcement of applications covered by the CRA filed by bank holding companies. Revised July 25, 2025.



TOUCHMARK NATIONAL BANK

Public Comments

§25.43 Content and availability of public file.

(a) *Information available to the public.* A bank or savings association must maintain a public file, in either paper or digital format, that includes the following information:

(1) All written comments received from the public for the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years that specifically relate to the bank's or savings association's performance in helping to meet community credit needs, and any response to the comments by the bank or savings association, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or savings association or publication of which would violate specific provisions of law;



**TOUCHMARK
NATIONAL BANK**

Community Reinvestment Act (CRA) Written Comments Log

2026

01/01/2026 – 03/31/2026 – No written comments received from the public.

2025

01/01/2025 – 03/31/2025 – No written comments received from the public.

04/01/2025 – 06/30/2025 – No written comments received from the public.

07/01/2025 – 09/30/2025 - No written comments received from the public.

10/01/2025 – 12/31/2025- No written comments received from the public.

2024

01/01/2024 – 03/31/2024 – No written comments received from the public.

04/01/2024 – 06/30/2024 – No written comments received from the public.

07/01/2024 – 09/30/2024 - No written comments received from the public.

10/01/2024 – 12/31/2024 - No written comments received from the public.

2023

01/01/2023 – 03/31/2023 – No written comments received from the public.

04/01/2023 – 06/30/2023 – No written comments received from the public.

07/01/2023 – 09/30/2023 – No written comments received from the public.

10/01/2023 – 12/31/2023 – No written comments received from the public.

Chuck Shaw Chuck Shaw, SVP / Sr Risk Management Officer / CRA Officer 04/01/2026



TOUCHMARK
NATIONAL BANK

Branch Listing

§25.43 Content and availability of public file.

(a) *Information available to the public.* A bank or savings association must maintain a public file, in either paper or digital format, that includes the following information:

(3) A list of the bank's or savings association's branches, their street addresses, and census tracts;



TOUCHMARK
NATIONAL BANK

Branch Listing

Touchmark National Bank has one branch office located at 3651 Old Milton Parkway, Alpharetta, Ga 30005. Census Tract Code 0116.50.

Touchmark National Bank

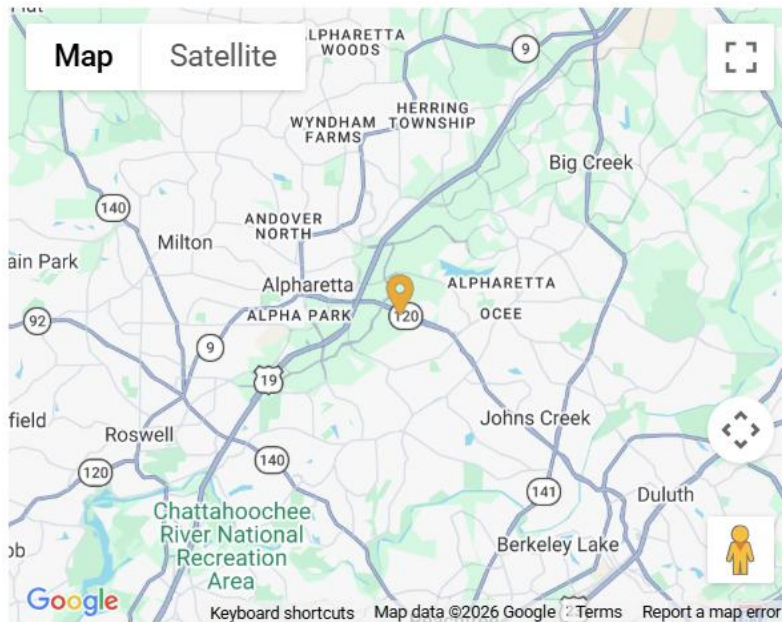
Showing results in 3651 Old Milton Pkwy, Alpharetta, GA 30005, USA

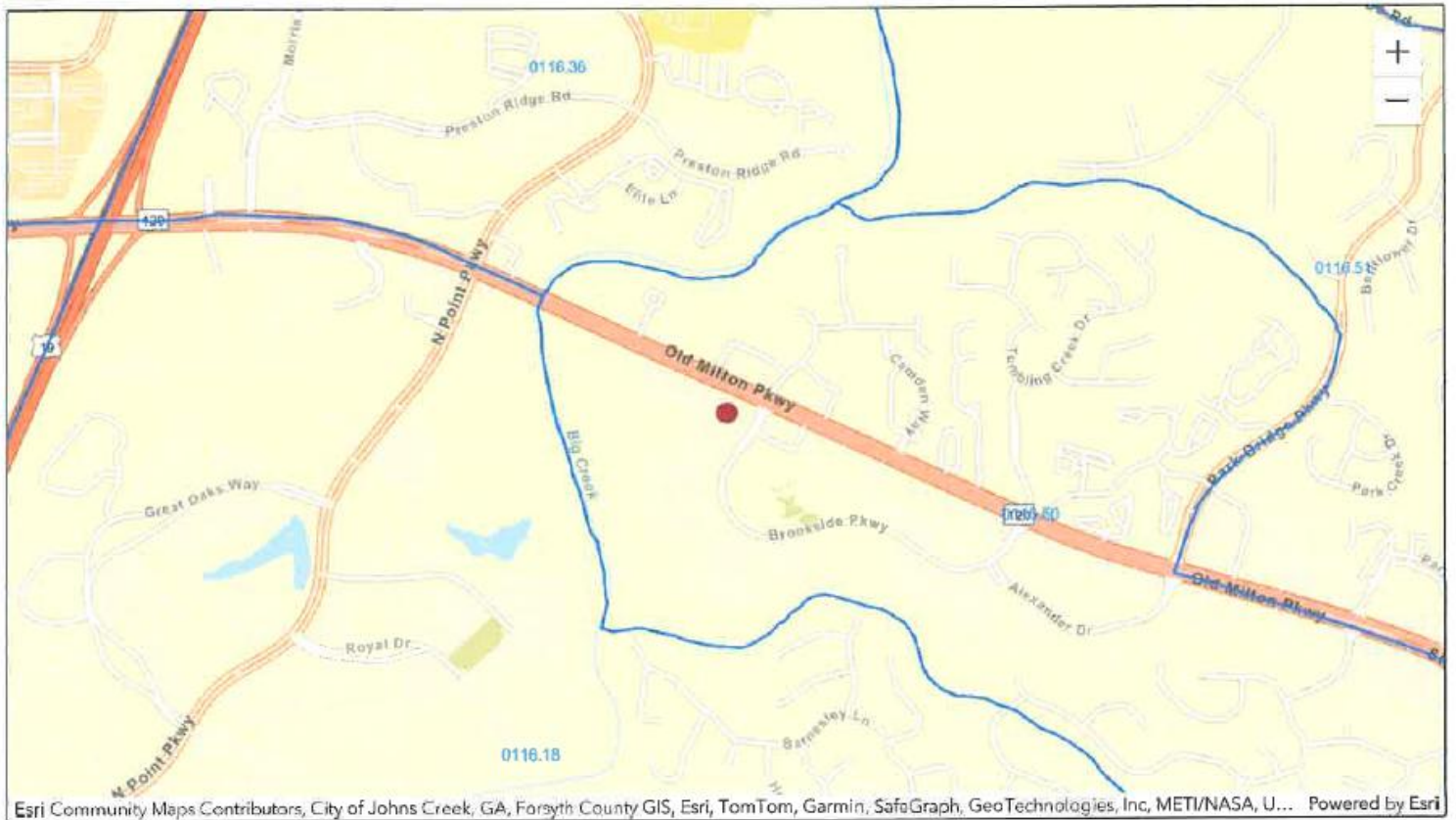
Search results



Main Branch
3651 Old Milton Parkway
Alpharetta, GA 30005
[\(770\) 407-6700](tel:(770)407-6700)

Hours: Monday - Friday 9:00 - 4:00
0.01 miles





Esri Community Maps Contributors, City of Johns Creek, GA, Forsyth County GIS, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, U... Powered by Esri

● Matched Address: 3651 Old Milton Pkwy, Alpharetta, Georgia, 30005
MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA || State: 13 - GEORGIA || County: 121 - FULTON COUNTY || Tract Code: 0116.50

● Selected Tract
MSA: || State: || County: || Tract Code:

FFIEC 2026 FFIEC Geocode Census Report

Matched Address: 3651 Old Milton Pkwy, Alpharetta, Georgia, 30005
MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
State: 13 - GEORGIA
County: 121 - FULTON COUNTY
Tract Code: 0116.50



TOUCHMARK
NATIONAL BANK

Branches Opened / Closed

§25.43 Content and availability of public file.

(a) *Information available to the public.* A bank or savings association must maintain a public file, in either paper or digital format, that includes the following information:

(4) A list of branches opened or closed by the bank or savings association during the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years, their street addresses, and census tracts.



TOUCHMARK
NATIONAL BANK

Branches Opened / Closed

Touchmark National Bank did not open or close any branches in 2024, 2025 or in 2026 as of 03/31/2026.



TOUCHMARK
NATIONAL BANK

CRA Performance Evaluation

§25.43 Content and availability of public file.

(a) *Information available to the public.* A bank or savings association must maintain a public file, in either paper or digital format, that includes the following information:

(2) A copy of the public section of the bank's or savings association's most recent CRA Performance Evaluation prepared by the appropriate Federal banking agency. The bank or savings association must include this copy in the public file within 30 business days after its receipt from the appropriate Federal banking agency;



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

October 2, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Touchmark National Bank
Charter Number 24789

3651 Old Milton Parkway
Alpharetta, GA 30005

Office of the Comptroller of the Currency

Three Ravinia Drive
Suite 400
Atlanta, GA 30346

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating... 2
Description of Institution... 3
Scope of the Evaluation... 4
Discriminatory or Other Illegal Credit Practices Review... 4
State Rating... 5
 State of Georgia... 5
Community Development Test... 8
Appendix A: Scope of Examination... A-1
Appendix B: Summary of MMSA and State Ratings... B-1
Appendix C: Definitions and Common Abbreviations... C-1
Appendix D: Tables of Performance Data... D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The lending test rating is based on ratings in the state of Georgia.
- The bank's loan to deposit (LTD) ratio is more than reasonable considering the bank's size, financial condition, and credit needs in its assessment area (AA).
- The bank exhibits excellent geographic distribution of loans in the bank's AA.
- The bank exhibits reasonable distribution of loans to businesses of different sizes, given the product lines offered by the bank.
- The Community Development (CD) Test rating is based on the bank's responsiveness to the CD needs of its AA demonstrated through CD activities in Georgia.
- The bank exhibits adequate responsiveness to CD needs in the AA through CD loans, qualified investments, grants and donations, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AA, the bank's LTD ratio is more than reasonable. The bank's average quarterly LTD ratio averaged 96.8 percent over the past twelve consecutive quarters from January 1, 2020, to December 31, 2022. The bank's quarterly LTD ratio ranged from a quarterly high of 108.6 percent as of June 30, 2020, to a quarterly low of 78.5 percent as of December 31, 2021.

Competitor financial institutions had an average LTD ratio of 63.1 percent during the twelve quarters since the last CRA PE. The competitor financial institutions include state of Georgia headquartered banks with assets both lower than and greater than TNB, which ranged from \$306 million to \$535 million. The quarterly average LTD ratio for the similar situated institutions over the same twelve consecutive quarters ranged from a quarterly low of 34.2 percent to a quarterly high of 96.2 percent.

Lending in Assessment Area

A majority of the bank's loans are outside its AA.

Touchmark National Bank (TNB) originated and purchased 39.5 percent of its total loans inside the bank's AA during the evaluation period. TNB has a strategic focus on originating and purchasing commercial, Small Business Administration (SBA), United States Department of Agriculture (USDA), and commercial and industrial loans. Due to competition in the AA, TNB offers its products nationwide which results in a majority of lending activity occurring outside of the bank's AA.

This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	17	39.5	26	60.5	43	7,296	37.5	12,152	62.5	19,448
Total	17	39.5	26	60.5	43	7,296	37.5	12,152	62.5	19,448

Description of Institution

Scope of the Evaluation

Evaluation Period/Products Evaluated

Selection of Areas for Full-Scope Review

TNB is a federally chartered national bank and a Minority Depository Institution (MDI) headquartered in Alpharetta, GA. Established in 2008, TNB is a single state, traditional community bank that accepts local retail and commercial deposits and primarily originates commercial loans. It is wholly owned by Touchmark Bancshares, Inc., a one bank holding company. The holding company is publicly traded on the over-the-counter market under ticker symbol TMAK. The commercial loan products the bank originates are commercial lines of credit, commercial real estate loans, various commercial and industrial loans, standby letters of credit, equipment financing, and SBA and USDA loans. The bank operates as an SBA Preferred Lender. The bank's only full-service branch and deposit taking automated teller machine (ATM) is located at its headquarters in Alpharetta, GA. The ATM allows customers to make inquiries and access their account balances, make deposits, and withdraw funds.

As of December 31, 2022, total assets were \$341.2 million and gross loans totaled \$294 million, and total deposits were \$288.6. The bank reported tier one capital of \$50.5 million. Gross loans represented 86.1 percent of total assets. As of December 31, 2022, the bank's loan portfolio was comprised of commercial loans totaling \$290.2 million or 98.7 percent of gross loans and loans secured by residential real estate, which totaled approximately \$2.3 million or 0.79 percent of net loans.

The bank offers a variety of credit and deposit services to consumers and businesses. Lending products include commercial real estate, various commercial and industrial loans, commercial construction loans, farm loans, and a few mortgage loans. Deposit products offered include certificates of deposit, money market, and various checking and savings accounts for individuals and businesses. Additionally, TNB offers remote deposit capture, on-line banking, telephone banking and mobile banking services for both deposit and loan transactions.

There are no legal or financial impediments to the bank's ability to meet the needs of its AA. The counties in the bank's AA are contiguous and meet the requirements of the regulation by not arbitrarily excluding low- or moderate-income census tracts (CTs). The bank's performance under the CRA was rated "Satisfactory" on its previous performance evaluation dated March 23, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the bank's performance under the Intermediate Small Bank CRA examination procedures due to the bank's asset size. Based on loan originations between January 1, 2020, through December 31, 2022, the bank's primary lending product was commercial loans. The Community Development loans, investments, and services activities review period for the evaluation is January 1, 2020, through December 31, 2022.

Based on both the number and dollar volume of loan origination data supplied by the bank, TNB's primary lending product is commercial loans. Examiners reviewed the entire population of 43 small business loans for the evaluation period to evaluate the accuracy of loan data to complete the analysis.

Selection of Areas for Full-Scope Review

TNB is a single-state institution. Examiners conducted a full-scope review of the Atlanta-Sandy Springs-Alpharetta, Georgia MSA, which includes eleven counties in the MSA. There are no limited-scope areas. For more information regarding the scope of this examination, Refer to appendix A, Scope of Examination.

TNB is exempt from the Home Mortgage Disclosure Act (HMDA), which requires the collection and reporting of application data concerning home purchase, home refinance, and home improvement loans. During the evaluation period, the bank did not originate any HMDA reportable loans. Due to no activity, further analysis was not conducted on home mortgage lending.

Ratings

The bank's overall rating is based on the state of Georgia as the bank has one AA in the state, with eleven counties in the Atlanta-Sandy Springs-Alpharetta MSA. The bank's primary loan product was determined to be small business loans, as the bank has a limited volume of home mortgage and small farm loans. The bank does not originate consumer loans. Our lending test assessment focused on small business loans originated and purchased in the bank's AA. Refer to the "Scope" section under the state section for details regarding how the state rating was determined for the evaluation.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Georgia

CRA rating for the State of Georgia ¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits excellent geographic distribution of loans in its AA.
- The bank exhibits reasonable distribution of loans to businesses of different sizes.
- The bank exhibits adequate responsiveness to CD needs in its AA through CD activities.

Description of Institution's Operations in State of Georgia

As of December 31, 2022, TNB delineated Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, and Gwinnett counties in the Atlanta-Sandy Springs-Alpharetta MSA Georgia as its AA. The bank includes all 1150 CTs in the counties as its AA.

TNB operates one full-service branch located in Alpharetta, Fulton County Georgia. According to the June 30, 2022, FDIC Summary of Deposit information, deposit market share information, TNB's deposits in Georgia totaled \$269.4 million, and represent a 12.0 percent market share. In addition to TNB, there are 70 financial institutions with 890 branches operating in the eleven county AA. Leading competitors in the market are Truist Bank, Bank of America, N.A., Wells Fargo Bank, N.A., JP Morgan Chase Bank, N.A and Synovus Bank. Due to the number of banks operating in the AA, competition is very strong for lending and deposits. As a preferred SBA lender in the AA, the bank can compete and originate SBA loans with large and regional banks inside of the AA.

According to the 2020 Census and Dun and Bradstreet data at the end of the evaluation period in 2022 the population of the eleven county AA was 4.6 million with 1.1 million families. Approximately 20.1 percent of the families in the AA are low-income and 15.8 percent are moderate-income. Approximately 7.8 percent of the families live below the poverty level. The median family income in the AA is \$84,791 for the evaluation period.

According to the Georgia Department of Labor the December 2022, unemployment rate in the State of Georgia was 3.1 percent, while Atlanta-Sandy Springs-Roswell MSA the unemployment rate was 2.6

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

percent. During the evaluation period, the MSA's unemployment rate ranged from a low of 2.5 in April 2022, to a high of 12.3 percent in April 2020.

According to Moody's Analytics data, the primary industries in the AA include leisure and hospitality, professional and business, transportation, and financial services. The economy in the MSA is shifting as payroll growth has slowed after an extended period of outperformance. Job creation across industries has narrowed sharply. The healthcare industry has the highest level of job growth in the MSA. The five largest employers in the AA include Delta Airlines, Emory University and Emory Healthcare, The Home Depot, Northside Hospital and Piedmont Healthcare. The economy in the MSA is expected to remain above average in the near term.

The evaluation considers the input of four recent community contacts. The community contacts are from one affordable housing organization, one local government, and two economic development organizations. The identified credit needs include funding for affordable housing land acquisition, land development, and construction. The organization also identified the need for rehabilitation of housing for homeownership, rental properties, and transitional housing. There is also a need for down payment and closing costs assistance for affordable homeownership. A local government organization identified the need for investments in public infrastructure, such as rehabilitation of local sewer systems. Economic development organizations identified the need to access capital for new entrepreneurs and small businesses, as well as funding for workforce development.

Atlanta-Sandy Springs-Alpharetta Georgia

Table A – Demographic Information of the Assessment Area						
Assessment Area: Atlanta MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	730	11.5	22.6	25.5	39.5	1.0
Population by Geography	4,191,967	7.9	22.6	29.3	39.8	0.4
Housing Units by Geography	1,680,947	8.9	23.3	28.1	39.5	0.2
Owner-Occupied Units by Geography	935,794	3.3	16.8	30.9	49.0	0.0
Occupied Rental Units by Geography	570,085	15.5	31.9	24.7	27.6	0.4
Vacant Units by Geography	175,068	17.3	29.6	24.7	28.1	0.2
Businesses by Geography	844,241	6.2	20.8	27.4	45.1	0.5
Farms by Geography	12,672	4.6	19.5	32.5	43.3	0.1
Family Distribution by Income Level	994,636	21.8	15.7	17.1	45.4	0.0
Household Distribution by Income Level	1,505,879	22.8	15.8	16.8	44.5	0.0
Median Family Income MSA - 12060 Atlanta-Sandy Springs-Alpharetta, GA MSA		\$67,322	Median Housing Value			\$203,648
<i>Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0%</i> (*) The NA category consists of geographies that have not been assigned an income classification.			Median Gross Rent			\$1,023
			Families Below Poverty Level			11.4%

Table A – Demographic Information of the Assessment Area						
Assessment Area: Atlanta MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,150	7.7	20.2	27.7	40.3	4.1
Population by Geography	4,600,943	6.1	20.8	29.3	41.2	2.7
Housing Units by Geography	1,785,511	7.0	21.0	28.3	40.8	3.0
Owner-Occupied Units by Geography	1,040,953	2.8	15.3	30.8	49.5	1.5
Occupied Rental Units by Geography	609,838	12.6	29.7	25.2	27.3	5.2
Vacant Units by Geography	134,720	13.8	25.0	22.7	33.7	4.8
Businesses by Geography	1,021,230	5.2	20.4	26.2	44.8	3.4
Farms by Geography	14,548	4.0	19.7	33.3	41.3	1.7
Family Distribution by Income Level	1,079,834	20.1	15.8	18.7	45.3	0.0
Household Distribution by Income Level	1,650,791	22.5	15.4	17.4	44.7	0.0
Median Family Income MSA - 12060 Atlanta-Sandy Springs-Alpharetta, GA MSA		\$84,791	Median Housing Value			\$277,144
			Median Gross Rent			\$1,262
			Families Below Poverty Level			7.8%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Georgia

This analysis reflects a full-scope review of the bank's AA encompassing the eleven counties of Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, and Gwinnett counties in the Atlanta-Sandy Springs-Alpharetta, Georgia MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN Georgia

LENDING TEST

The bank's performance under the Lending Test in Georgia is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Georgia is reasonable. There are no limited-scope review areas.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state of Georgia.

Small Loans to Businesses

Please refer to Table Q in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses in CTs of different income levels in the bank's AA is excellent. In 2020-2021, in low-income CTs the percentage of bank loans exceeds both the percentage of businesses and the aggregate lending. The percentage of loans originated in moderate-income CTs exceeds both the percentage of businesses and the aggregate lending. To ensure there were enough accounts to conduct a meaningful lending analysis some Paycheck Protecting Program (PPP) loans were added to the analysis. In 2022, TNB did not originate any loans in the low- and moderate -income census tracts in its AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of TNB's small business loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to and businesses of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Please refer to Table R in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of small loans to businesses of different sizes in the bank's AA is reasonable. In 2020-2021, the percentage of small loans to businesses is below the percentage of businesses but exceeds the aggregate data. To ensure there were enough accounts to conduct a meaningful lending analysis some PPP loans were added to the analysis. In 2022 aggregate data was not available to compare small business loans to aggregate data.

Responses to Complaints

TNB nor the OCC received any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development (CD) Test in the state of Georgia is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full scope review the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development

services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Atlanta-Sandy Springs-Alpharetta, GA MSA	324	66.8	35,072	63.4
Broader Statewide or Regional Area (BSRA)	161	33.2	20,228	36.6
Total	485	100	55,300	100

The bank's community development loans demonstrate adequate responsiveness to community development needs in the AA given the bank's size, capacity to provide such loans, and other performance context factors. CD loans are comprised entirely of PPP loans, which addressed the needs of AA businesses and provided flexible financing in response to the COVID-19 pandemic. During the evaluation period, the bank originated 324 CD loans in the AA totaling \$35.0 million. The bank also originated 161 PPP loans totaling \$20.2 million to businesses in the Georgia broader statewide or regional area (BSRA). The BSRA loans originated in adjacent regional states of Alabama, Florida, North Carolina, and South Carolina. In addition, TNB originated 306 PPP loans totaling \$34.2 million to businesses nationwide, outside of its AA and outside of the BSRA.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Atlanta-Sandy Springs-Alpharetta, GA MSA	0	0.0	4	\$2,944	4	100	\$2,944	100	0	0.0
Total	0	0.0	4	\$2,944	4	100	\$2,944	100	0	0.0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The Qualified Investment Table, shown above sets forth the information and data used to evaluate the bank's level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the examination date.

Community development investments demonstrate adequate responsiveness to community development needs in the AA, given the bank's size and the capacity to provide such investments. During the evaluation period, the bank made four investments totaling \$2.9 million. TNB purchased two mortgage-backed security pools totaling \$2.9 million, where the underlying home mortgages were made to LMI families in the AA. The bank also made two donations totaling \$2,000 to two community organizations.

Extent to Which the Bank Provides Community Development Services

CD services demonstrate adequate responsiveness to community development needs in the AA, given the bank's size and the capacity to provide such services. During the evaluation period, one bank employee conducted eight activities, providing 16 hours of CD services to two community organizations, which support financial literacy for LMI youth in the AA.

The bank's CD service performance takes into consideration the impact of the COVID-19 pandemic. During the evaluation period, government mandates limited in-person activities with AA residents and businesses, which impacted the bank's ability to perform CD services.

Conclusions for Areas Receiving a Limited Scope Reviews

There are no limited-scope review areas.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2020, to December 31, 2022	
Bank Products Reviewed:	Small Business Loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
Georgia	Full-Scope	Atlanta-Sandy Springs-Alpharetta, GA MSA

Appendix B: Summary of State Ratings

RATINGS Touchmark National Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State
	Satisfactory	Satisfactory	Satisfactory
State:			
Georgia	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Atlanta MSA	20	7,842	100.0	206,480	6.2	10.0	5.5	20.8	30.0	20.0	27.4	30.0	27.8	45.1	30.0	46.4	0.5	0.0	0.3	
Total	20	7,842	100.0	206,480	6.2	10.0	5.5	20.8	30.0	20.0	27.4	30.0	27.8	45.1	30.0	46.4	0.5	0.0	0.3	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography													2022	
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Atlanta MSA	0	0.0	0.0	5.2	0.0	20.4	0.0	26.2	0.0	44.8	0.0	3.4	0.00	
Total	0	0.0	0.0	5.2	0.0	20.4	0.0	26.2	0.0	44.8	0.0	3.4	0.00	
<i>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>														

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Atlanta MSA	20	7,842	100.0	206,480	92.9	78.9	42.6	2.2	21.1	4.8	0.0	
Total	20	7,842	100.0	206,480	92.9	78.9	42.6	2.2	21.1	4.8	0.0	
<i>Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Atlanta MSA	0	0.0	0.0	0.0	93.9	0.0	0.0	1.8	0.0	4.3	0.0
Total	0	0.0	0.0	0.0	93.9	0.0	0.0	1.8	0.0	4.3	0.0
<i>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



TOUCHMARK
NATIONAL BANK

Assessment Area Map / Census Tract Listing

§25.43 Content and availability of public file.

(a) *Information available to the public.* A bank or savings association must maintain a public file, in either paper or digital format, that includes the following information:

(6) A map of each facility-based assessment area and, as applicable, each retail lending assessment area showing the boundaries of the area and identifying the census tracts contained in the area either on the map or in a separate list;



TOUCHMARK NATIONAL BANK

Community Reinvestment Act (CRA) Public File

Assessment Area Description

Touchmark National Bank has delineated its Assessment Area based on a geographic radius approach centered on its main office located at 3651 Old Milton Parkway, Alpharetta, Georgia 30005. Specifically, the Assessment Area consists of all census tracts that fall within or intersect a 20-mile radius from this location.

The Assessment Area boundary is not defined by full political subdivisions such as counties. Instead, it includes only those individual census tracts that either lie fully within the 20-mile radius or touch (intersect) the perimeter of that radius. As a result, certain counties are only partially included, and not all census tracts within those counties are part of the Assessment Area.

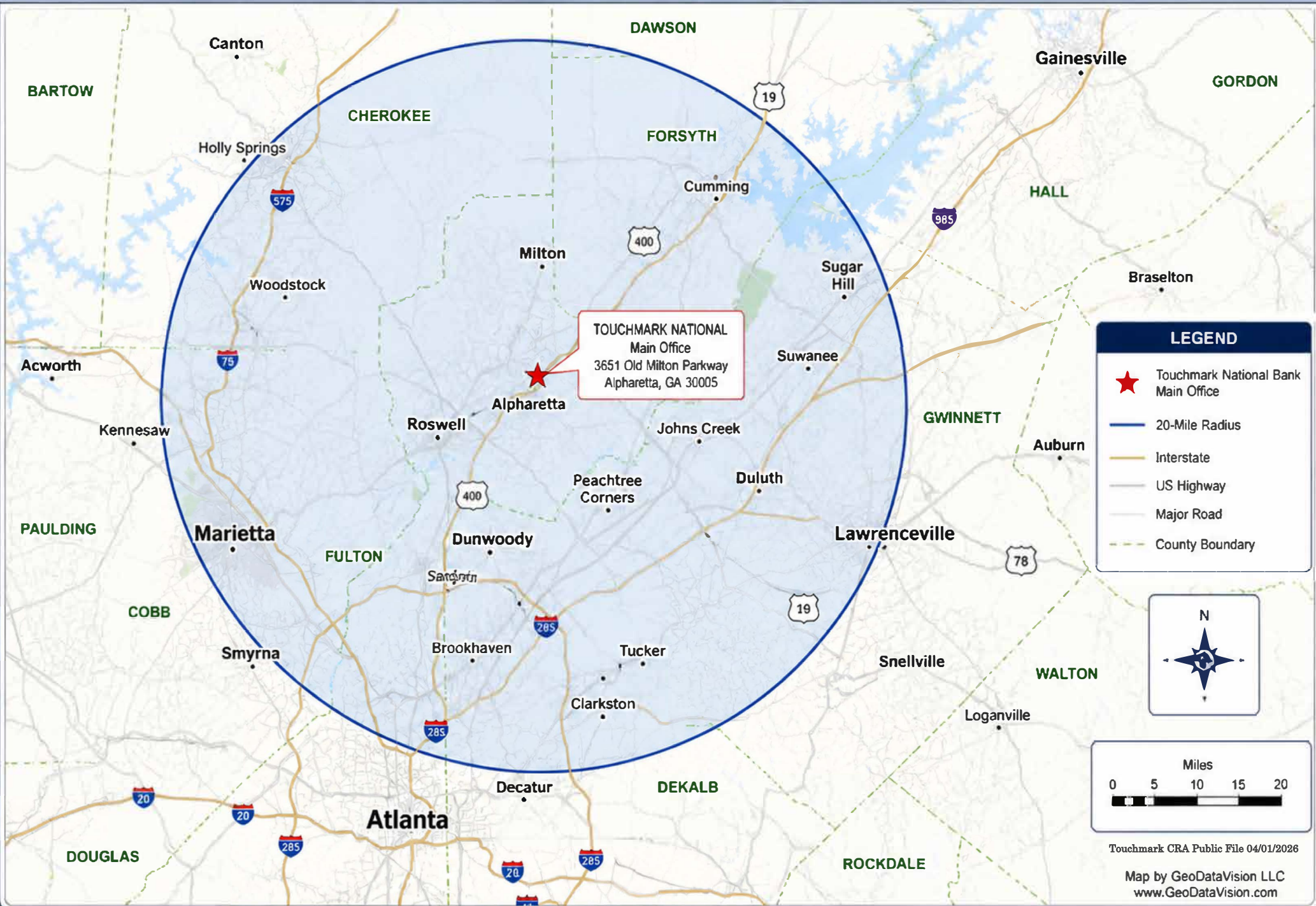
This methodology ensures that the Assessment Area accurately reflects the Bank's actual lending market and community presence while avoiding the inclusion of entire counties that extend beyond the Bank's reasonable service area. The delineation is consistent with CRA regulatory guidance requiring that Assessment Areas consist of contiguous geographies and reflect the institution's lending footprint.

The Assessment Area encompasses portions of the greater Atlanta metropolitan region, including sections of counties such as Fulton, Gwinnett, Cobb, Cherokee, Forsyth, and surrounding areas. The accompanying map in the CRA Public File illustrates the precise boundary and the distribution of census tract income levels (Low, Moderate, Middle, and Upper).

TOUCHMARK NATIONAL BANK –ASSESSMENT AREA

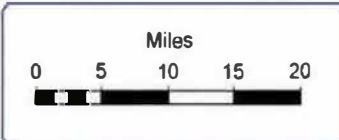
20-MILE RADIUS FROM MAIN OFFICE

3651 Old Milton Parkway, Alpharetta, GA 30005



LEGEND

- ★ Touchmark National Bank Main Office
- 20-Mile Radius
- Interstate
- US Highway
- Major Road
- - - County Boundary



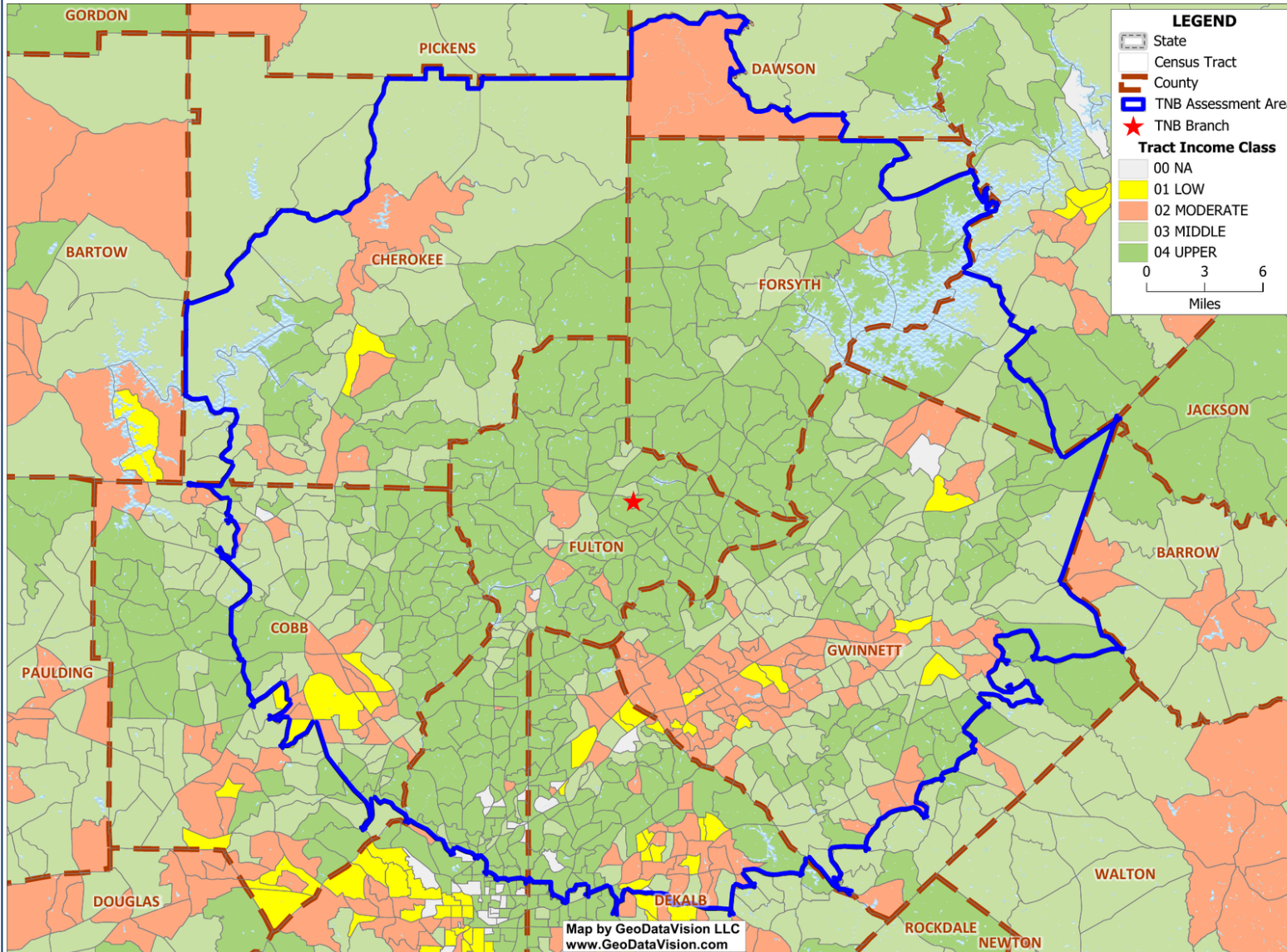
Touchmark CRA Public File 04/01/2026

Map by GeoDataVision LLC
www.GeoDataVision.com

TOUCHMARK NATIONAL BANK – ASSESSMENT AREA 2026

Census Tract Income Classification

TOUCHMARK NATIONAL BANK- ASSESSMENT AREA 2026



ASSESSMENT AREA NOTES

Map Source

Official assessment area census tract map prepared by GeoDataVision LLC.

Assessment Area

Includes only census tracts that intersect the 20-mile radius perimeter from the main office at 3651 Old Milton Parkway, Alpharetta, GA 30005.

County Coverage

Includes portions of counties only; the assessment area does not include entire counties.

Tract Data

Counts and income classifications are based on 2025 FFIEC Census Data.

ASSESSMENT AREA FACTS

Total Census Tracts	676
Low-Income Tracts	27 (4.0%)
Moderate-Income	111 (16.4%)
Low- & Moderate-Income (LMI) Tracts	
Middle-Income Tracts	177 (26.2%)
Upper-Income Tracts	347 (51.3%)
N/A Tracts	14 (2.1%)

MAP SCALE



Assessment area includes only those census tracts that intersect with the 20-mile radius from the main office and does not include entire counties.

Touchmark CRA Public File 04/01/2026

TOUCHMARK NATIONAL BANK

CRA Public File - Census Tract Listing

2025 FFIEC Census Data

Tract	Income	Dist.	Und.	MM
CHEROKEE COUNTY				
13057090101	MIDDLE	NO	NO	NO
13057090102	MIDDLE	NO	NO	NO
13057090103	MIDDLE	NO	NO	NO
13057090301	UPPER	NO	NO	NO
13057090302	MIDDLE	NO	NO	NO
13057090303	MIDDLE	NO	NO	NO
13057090401	MODERATE	NO	NO	YES
13057090402	MODERATE	NO	NO	NO
13057090503	UPPER	NO	NO	NO
13057090504	UPPER	NO	NO	NO
13057090505	UPPER	NO	NO	NO
13057090506	MIDDLE	NO	NO	NO
13057090507	UPPER	NO	NO	NO
13057090603	MIDDLE	NO	NO	NO
13057090604	MIDDLE	NO	NO	NO
13057090605	MODERATE	NO	NO	YES
13057090606	MIDDLE	NO	NO	NO
13057090703	LOW	NO	NO	NO
13057090704	MODERATE	NO	NO	NO
13057090705	UPPER	NO	NO	NO
13057090706	UPPER	NO	NO	NO
13057090707	MIDDLE	NO	NO	NO
13057090708	MIDDLE	NO	NO	NO
13057090709	UPPER	NO	NO	NO
13057090710	MIDDLE	NO	NO	NO
13057090805	MIDDLE	NO	NO	NO
13057090806	UPPER	NO	NO	NO
13057090807	UPPER	NO	NO	NO
13057090808	UPPER	NO	NO	NO
13057090809	MIDDLE	NO	NO	NO
13057090810	UPPER	NO	NO	NO
13057090905	MIDDLE	NO	NO	NO
13057090906	UPPER	NO	NO	NO
13057090907	MIDDLE	NO	NO	NO
13057090908	MIDDLE	NO	NO	NO
13057090909	MODERATE	NO	NO	NO
13057090910	UPPER	NO	NO	NO
13057090911	UPPER	NO	NO	NO
13057090912	UPPER	NO	NO	NO
13057091001	MODERATE	NO	NO	NO
13057091006	UPPER	NO	NO	NO
13057091007	UPPER	NO	NO	NO
13057091009	MIDDLE	NO	NO	NO
13057091010	UPPER	NO	NO	NO
13057091011	MIDDLE	NO	NO	NO
13057091012	MIDDLE	NO	NO	NO
13057091013	MIDDLE	NO	NO	NO
13057091014	MODERATE	NO	NO	YES
13057091101	MIDDLE	NO	NO	NO
13057091105	MODERATE	NO	NO	NO
13057091106	MIDDLE	NO	NO	NO
13057091107	MIDDLE	NO	NO	NO
COBB COUNTY				
13067030107	UPPER	NO	NO	NO
13067030220	MIDDLE	NO	NO	NO

Tract	Income	Dist.	Und.	MM
COBB COUNTY (CONTINUED)				
13067030246	MODERATE	NO	NO	NO
13067030247	MODERATE	NO	NO	NO
13067030248	MIDDLE	NO	NO	YES
13067030255	MIDDLE	NO	NO	YES
13067030256	UPPER	NO	NO	NO
13067030257	MIDDLE	NO	NO	YES
13067030258	MIDDLE	NO	NO	NO
13067030272	MIDDLE	NO	NO	NO
13067030273	UPPER	NO	NO	NO
13067030274	MIDDLE	NO	NO	NO
13067030275	NA	NO	NO	NO
13067030278	MIDDLE	NO	NO	NO
13067030319	UPPER	NO	NO	NO
13067030322	UPPER	NO	NO	NO
13067030324	UPPER	NO	NO	NO
13067030326	UPPER	NO	NO	NO
13067030327	UPPER	NO	NO	NO
13067030329	UPPER	NO	NO	NO
13067030331	UPPER	NO	NO	NO
13067030332	UPPER	NO	NO	NO
13067030334	UPPER	NO	NO	NO
13067030335	UPPER	NO	NO	NO
13067030337	UPPER	NO	NO	NO
13067030340	UPPER	NO	NO	NO
13067030341	UPPER	NO	NO	NO
13067030342	UPPER	NO	NO	NO
13067030343	UPPER	NO	NO	NO
13067030344	MODERATE	NO	NO	YES
13067030345	MIDDLE	NO	NO	YES
13067030346	MIDDLE	NO	NO	NO
13067030347	MIDDLE	NO	NO	NO
13067030348	MIDDLE	NO	NO	NO
13067030349	MIDDLE	NO	NO	NO
13067030350	MIDDLE	NO	NO	NO
13067030351	UPPER	NO	NO	NO
13067030352	UPPER	NO	NO	NO
13067030353	UPPER	NO	NO	YES
13067030354	UPPER	NO	NO	NO
13067030355	MODERATE	NO	NO	YES
13067030356	MIDDLE	NO	NO	NO
13067030357	UPPER	NO	NO	NO
13067030358	UPPER	NO	NO	NO
13067030359	UPPER	NO	NO	NO
13067030360	UPPER	NO	NO	NO
13067030361	MIDDLE	NO	NO	NO
13067030362	MIDDLE	NO	NO	NO
13067030363	UPPER	NO	NO	NO
13067030364	MIDDLE	NO	NO	NO
13067030365	UPPER	NO	NO	NO
13067030366	UPPER	NO	NO	NO
13067030367	UPPER	NO	NO	NO
13067030368	UPPER	NO	NO	NO
13067030369	UPPER	NO	NO	NO
13067030370	UPPER	NO	NO	NO
13067030405	LOW	NO	NO	YES

Tract	Income	Dist.	Und.	MM
COBB COUNTY (CONTINUED)				
13067030407	MIDDLE	NO	NO	NO
13067030408	MIDDLE	NO	NO	YES
13067030409	UPPER	NO	NO	NO
13067030410	MIDDLE	NO	NO	NO
13067030411	MODERATE	NO	NO	YES
13067030412	MODERATE	NO	NO	YES
13067030413	MODERATE	NO	NO	YES
13067030414	LOW	NO	NO	YES
13067030505	MODERATE	NO	NO	YES
13067030506	MIDDLE	NO	NO	YES
13067030507	UPPER	NO	NO	NO
13067030508	MIDDLE	NO	NO	YES
13067030509	UPPER	NO	NO	NO
13067030510	UPPER	NO	NO	YES
13067030511	MIDDLE	NO	NO	YES
13067030602	UPPER	NO	NO	NO
13067030603	MIDDLE	NO	NO	YES
13067030604	UPPER	NO	NO	YES
13067030700	MODERATE	NO	NO	YES
13067030800	MODERATE	NO	NO	YES
13067030906	MIDDLE	NO	NO	NO
13067030907	UPPER	NO	NO	NO
13067030910	MODERATE	NO	NO	YES
13067030912	MIDDLE	NO	NO	YES
13067031001	LOW	NO	NO	YES
13067031004	LOW	NO	NO	YES
13067031006	MODERATE	NO	NO	YES
13067031007	MODERATE	NO	NO	YES
13067031101	MODERATE	NO	NO	YES
13067031110	MIDDLE	NO	NO	NO
13067031111	MIDDLE	NO	NO	NO
13067031112	UPPER	NO	NO	NO
13067031113	MODERATE	NO	NO	YES
13067031114	MODERATE	NO	NO	YES
13067031121	MODERATE	NO	NO	YES
13067031122	MIDDLE	NO	NO	YES
13067031207	UPPER	NO	NO	YES
13067031209	UPPER	NO	NO	NO
13067031212	UPPER	NO	NO	NO
13067031213	UPPER	NO	NO	YES
13067031215	UPPER	NO	NO	YES
13067031216	MIDDLE	NO	NO	YES
13067031217	MIDDLE	NO	NO	YES
13067031218	UPPER	NO	NO	YES
13067031219	MIDDLE	NO	NO	YES
DAWSON COUNTY				
13085970205	MODERATE	NO	NO	NO
DEKALB COUNTY				
13089020100	UPPER	NO	NO	NO
13089021101	UPPER	NO	NO	NO
13089021103	UPPER	NO	NO	NO
13089021104	UPPER	NO	NO	NO
13089021204	LOW	NO	NO	YES
13089021208	MIDDLE	NO	NO	NO
13089021210	UPPER	NO	NO	NO
13089021211	UPPER	NO	NO	NO
13089021213	UPPER	NO	NO	NO
13089021217	UPPER	NO	NO	NO

Tract	Income	Dist.	Und.	MM
DEKALB COUNTY (CONTINUED)				
13089021219	UPPER	NO	NO	NO
13089021220	UPPER	NO	NO	NO
13089021221	UPPER	NO	NO	NO
13089021222	UPPER	NO	NO	NO
13089021223	UPPER	NO	NO	YES
13089021224	MIDDLE	NO	NO	YES
13089021225	MIDDLE	NO	NO	YES
13089021226	UPPER	NO	NO	YES
13089021227	UPPER	NO	NO	YES
13089021228	UPPER	NO	NO	NO
13089021229	UPPER	NO	NO	NO
13089021230	UPPER	NO	NO	YES
13089021301	MODERATE	NO	NO	YES
13089021305	MIDDLE	NO	NO	YES
13089021306	MODERATE	NO	NO	YES
13089021307	MIDDLE	NO	NO	YES
13089021308	MODERATE	NO	NO	YES
13089021309	LOW	NO	NO	YES
13089021310	LOW	NO	NO	YES
13089021405	UPPER	NO	NO	NO
13089021409	MIDDLE	NO	NO	YES
13089021410	MIDDLE	NO	NO	YES
13089021411	UPPER	NO	NO	NO
13089021412	UPPER	NO	NO	NO
13089021415	UPPER	NO	NO	NO
13089021416	UPPER	NO	NO	YES
13089021417	NA	NO	NO	YES
13089021418	LOW	NO	NO	YES
13089021419	UPPER	NO	NO	YES
13089021420	MODERATE	NO	NO	YES
13089021421	NA	NO	NO	YES
13089021502	UPPER	NO	NO	NO
13089021503	MIDDLE	NO	NO	NO
13089021505	UPPER	NO	NO	NO
13089021506	UPPER	NO	NO	NO
13089021602	UPPER	NO	NO	NO
13089021604	UPPER	NO	NO	NO
13089021606	UPPER	NO	NO	NO
13089021607	UPPER	NO	NO	YES
13089021608	MIDDLE	NO	NO	YES
13089021609	UPPER	NO	NO	NO
13089021703	UPPER	NO	NO	NO
13089021707	UPPER	NO	NO	NO
13089021708	UPPER	NO	NO	YES
13089021709	UPPER	NO	NO	YES
13089021710	UPPER	NO	NO	NO
13089021711	NA	NO	NO	YES
13089021712	MIDDLE	NO	NO	YES
13089021808	UPPER	NO	NO	YES
13089021812	MIDDLE	NO	NO	YES
13089021813	MODERATE	NO	NO	YES
13089021815	LOW	NO	NO	YES
13089021816	UPPER	NO	NO	YES
13089021817	UPPER	NO	NO	YES
13089021818	UPPER	NO	NO	YES
13089021819	UPPER	NO	NO	NO
13089021820	MODERATE	NO	NO	YES
13089021821	UPPER	NO	NO	NO

Tract	Income	Dist.	Und.	MM
DEKALB COUNTY (CONTINUED)				
13089021822	UPPER	NO	NO	NO
13089021823	UPPER	NO	NO	YES
13089021824	MODERATE	NO	NO	YES
13089021906	MODERATE	NO	NO	YES
13089021908	MODERATE	NO	NO	YES
13089021910	MODERATE	NO	NO	YES
13089021911	LOW	NO	NO	YES
13089021912	UPPER	NO	NO	NO
13089021913	LOW	NO	NO	YES
13089021914	MODERATE	NO	NO	YES
13089021915	UPPER	NO	NO	YES
13089021916	MODERATE	NO	NO	YES
13089021917	LOW	NO	NO	YES
13089022001	UPPER	NO	NO	NO
13089022005	MODERATE	NO	NO	YES
13089022007	LOW	NO	NO	YES
13089022010	MODERATE	NO	NO	YES
13089022011	LOW	NO	NO	YES
13089022012	LOW	NO	NO	YES
13089022013	MODERATE	NO	NO	YES
13089022014	LOW	NO	NO	YES
13089022015	MIDDLE	NO	NO	YES
13089022016	MODERATE	NO	NO	YES
13089022100	MODERATE	NO	NO	YES
13089022203	MIDDLE	NO	NO	YES
13089022205	MIDDLE	NO	NO	YES
13089022206	MODERATE	NO	NO	YES
13089022302	UPPER	NO	NO	NO
13089022303	UPPER	NO	NO	NO
13089022304	UPPER	NO	NO	NO
13089022401	UPPER	NO	NO	NO
13089022403	UPPER	NO	NO	NO
13089022404	NA	NO	NO	YES
13089022405	UPPER	NO	NO	YES
13089022502	UPPER	NO	NO	NO
13089022601	UPPER	NO	NO	NO
13089022602	UPPER	NO	NO	NO
13089023000	UPPER	NO	NO	NO
13089023113	LOW	NO	NO	YES
13089023114	MIDDLE	NO	NO	YES
13089023115	NA	NO	NO	YES
13089023209	MIDDLE	NO	NO	YES
13089023219	MODERATE	NO	NO	YES
13089023220	MIDDLE	NO	NO	YES
13089023221	MODERATE	NO	NO	YES
13089023222	MODERATE	NO	NO	YES
13089023322	MODERATE	NO	NO	YES
FORSYTH COUNTY				
13117130101	UPPER	NO	NO	NO
13117130102	MIDDLE	NO	NO	NO
13117130104	UPPER	NO	NO	NO
13117130105	MODERATE	NO	NO	NO
13117130201	UPPER	NO	NO	NO
13117130202	UPPER	NO	NO	NO
13117130203	MIDDLE	NO	NO	NO
13117130204	UPPER	NO	NO	NO
13117130205	UPPER	NO	NO	NO
13117130301	UPPER	NO	NO	NO

Tract	Income	Dist.	Und.	MM
FORSYTH COUNTY (CONTINUED)				
13117130302	UPPER	NO	NO	NO
13117130303	UPPER	NO	NO	NO
13117130304	UPPER	NO	NO	NO
13117130305	UPPER	NO	NO	NO
13117130306	UPPER	NO	NO	NO
13117130307	UPPER	NO	NO	NO
13117130406	MIDDLE	NO	NO	YES
13117130409	MIDDLE	NO	NO	NO
13117130410	UPPER	NO	NO	NO
13117130411	MIDDLE	NO	NO	NO
13117130412	UPPER	NO	NO	NO
13117130413	MIDDLE	NO	NO	NO
13117130414	UPPER	NO	NO	NO
13117130415	UPPER	NO	NO	NO
13117130503	UPPER	NO	NO	NO
13117130504	UPPER	NO	NO	NO
13117130505	UPPER	NO	NO	NO
13117130506	UPPER	NO	NO	NO
13117130507	MIDDLE	NO	NO	NO
13117130508	UPPER	NO	NO	NO
13117130509	UPPER	NO	NO	NO
13117130511	UPPER	NO	NO	NO
13117130512	UPPER	NO	NO	YES
13117130601	UPPER	NO	NO	YES
13117130602	UPPER	NO	NO	YES
13117130603	UPPER	NO	NO	YES
13117130604	UPPER	NO	NO	NO
13117130605	UPPER	NO	NO	NO
13117130606	UPPER	NO	NO	NO
13117130607	UPPER	NO	NO	YES
13117130608	UPPER	NO	NO	YES
13117130609	UPPER	NO	NO	YES
13117130610	UPPER	NO	NO	NO
13117130611	UPPER	NO	NO	NO
13117130613	UPPER	NO	NO	YES
13117130614	UPPER	NO	NO	YES
13117130615	UPPER	NO	NO	NO
FULTON COUNTY				
13121000100	UPPER	NO	NO	NO
13121000201	UPPER	NO	NO	NO
13121000202	UPPER	NO	NO	NO
13121000400	UPPER	NO	NO	NO
13121000502	UPPER	NO	NO	NO
13121008906	UPPER	NO	NO	NO
13121008907	MIDDLE	NO	NO	NO
13121008909	UPPER	NO	NO	NO
13121009001	UPPER	NO	NO	NO
13121009002	UPPER	NO	NO	NO
13121009103	UPPER	NO	NO	NO
13121009104	UPPER	NO	NO	NO
13121009105	UPPER	NO	NO	NO
13121009106	MIDDLE	NO	NO	YES
13121009201	NA	NO	NO	YES
13121009202	UPPER	NO	NO	NO
13121009203	UPPER	NO	NO	YES
13121009301	UPPER	NO	NO	NO
13121009302	UPPER	NO	NO	NO
13121009405	MIDDLE	NO	NO	YES

Tract	Income	Dist.	Und.	MM
FULTON COUNTY (CONTINUED)				
13121009406	NA	NO	NO	YES
13121009407	UPPER	NO	NO	YES
13121009408	UPPER	NO	NO	YES
13121009409	MIDDLE	NO	NO	YES
13121009410	NA	NO	NO	NO
13121009411	UPPER	NO	NO	NO
13121009501	UPPER	NO	NO	NO
13121009503	NA	NO	NO	NO
13121009504	NA	NO	NO	NO
13121009601	UPPER	NO	NO	NO
13121009604	UPPER	NO	NO	NO
13121009605	NA	NO	NO	NO
13121009606	UPPER	NO	NO	NO
13121009607	UPPER	NO	NO	NO
13121009700	UPPER	NO	NO	NO
13121009802	UPPER	NO	NO	NO
13121009803	UPPER	NO	NO	NO
13121009804	UPPER	NO	NO	NO
13121009900	UPPER	NO	NO	NO
13121010003	UPPER	NO	NO	NO
13121010004	UPPER	NO	NO	NO
13121010005	UPPER	NO	NO	NO
13121010006	MODERATE	NO	NO	NO
13121010007	UPPER	NO	NO	NO
13121010106	UPPER	NO	NO	NO
13121010107	UPPER	NO	NO	NO
13121010108	UPPER	NO	NO	NO
13121010115	UPPER	NO	NO	NO
13121010117	MIDDLE	NO	NO	YES
13121010120	UPPER	NO	NO	NO
13121010121	UPPER	NO	NO	NO
13121010124	NA	NO	NO	YES
13121010125	MODERATE	NO	NO	YES
13121010126	MIDDLE	NO	NO	YES
13121010127	UPPER	NO	NO	NO
13121010128	MODERATE	NO	NO	YES
13121010129	UPPER	NO	NO	YES
13121010130	UPPER	NO	NO	YES
13121010131	UPPER	NO	NO	YES
13121010132	UPPER	NO	NO	NO
13121010133	UPPER	NO	NO	NO
13121010134	MIDDLE	NO	NO	YES
13121010135	MIDDLE	NO	NO	YES
13121010136	UPPER	NO	NO	NO
13121010137	UPPER	NO	NO	NO
13121010204	UPPER	NO	NO	NO
13121010211	UPPER	NO	NO	NO
13121010212	UPPER	NO	NO	YES
13121010213	MIDDLE	NO	NO	YES
13121010214	MIDDLE	NO	NO	YES
13121010215	UPPER	NO	NO	NO
13121010216	MIDDLE	NO	NO	NO
13121010217	UPPER	NO	NO	NO
13121010218	UPPER	NO	NO	NO
13121010219	MIDDLE	NO	NO	YES
13121010220	UPPER	NO	NO	NO
13121010221	MIDDLE	NO	NO	NO
13121010222	UPPER	NO	NO	NO

Tract	Income	Dist.	Und.	MM
FULTON COUNTY (CONTINUED)				
13121010223	UPPER	NO	NO	NO
13121011416	UPPER	NO	NO	NO
13121011417	UPPER	NO	NO	NO
13121011419	UPPER	NO	NO	NO
13121011421	MIDDLE	NO	NO	YES
13121011422	UPPER	NO	NO	NO
13121011423	UPPER	NO	NO	NO
13121011424	UPPER	NO	NO	NO
13121011426	UPPER	NO	NO	NO
13121011428	UPPER	NO	NO	NO
13121011429	UPPER	NO	NO	NO
13121011430	MODERATE	NO	NO	YES
13121011431	MIDDLE	NO	NO	YES
13121011432	MODERATE	NO	NO	YES
13121011433	UPPER	NO	NO	NO
13121011434	UPPER	NO	NO	NO
13121011435	MODERATE	NO	NO	NO
13121011436	UPPER	NO	NO	NO
13121011437	UPPER	NO	NO	NO
13121011438	UPPER	NO	NO	YES
13121011439	UPPER	NO	NO	NO
13121011440	UPPER	NO	NO	NO
13121011441	UPPER	NO	NO	NO
13121011442	UPPER	NO	NO	NO
13121011443	UPPER	NO	NO	NO
13121011444	UPPER	NO	NO	NO
13121011445	UPPER	NO	NO	NO
13121011446	UPPER	NO	NO	NO
13121011505	UPPER	NO	NO	NO
13121011507	UPPER	NO	NO	NO
13121011508	UPPER	NO	NO	NO
13121011509	UPPER	NO	NO	NO
13121011510	UPPER	NO	NO	NO
13121011511	UPPER	NO	NO	NO
13121011512	UPPER	NO	NO	NO
13121011513	UPPER	NO	NO	NO
13121011514	UPPER	NO	NO	NO
13121011515	UPPER	NO	NO	NO
13121011612	UPPER	NO	NO	NO
13121011618	UPPER	NO	NO	YES
13121011624	UPPER	NO	NO	NO
13121011627	UPPER	NO	NO	YES
13121011628	UPPER	NO	NO	YES
13121011629	UPPER	NO	NO	YES
13121011630	UPPER	NO	NO	YES
13121011631	UPPER	NO	NO	YES
13121011632	UPPER	NO	NO	YES
13121011633	UPPER	NO	NO	NO
13121011634	UPPER	NO	NO	YES
13121011635	UPPER	NO	NO	YES
13121011636	MIDDLE	NO	NO	YES
13121011637	UPPER	NO	NO	NO
13121011638	UPPER	NO	NO	NO
13121011639	UPPER	NO	NO	NO
13121011640	UPPER	NO	NO	NO
13121011641	UPPER	NO	NO	NO
13121011642	UPPER	NO	NO	NO
13121011643	MIDDLE	NO	NO	YES

Tract	Income	Dist.	Und.	MM
FULTON COUNTY (CONTINUED)				
13121011644	MIDDLE	NO	NO	YES
13121011645	UPPER	NO	NO	YES
13121011646	MIDDLE	NO	NO	NO
13121011647	MODERATE	NO	NO	YES
13121011648	UPPER	NO	NO	YES
13121011649	UPPER	NO	NO	YES
13121011650	UPPER	NO	NO	YES
13121011651	UPPER	NO	NO	YES
13121011652	UPPER	NO	NO	YES
13121011653	UPPER	NO	NO	NO
13121011654	UPPER	NO	NO	NO
13121011655	UPPER	NO	NO	NO
13121011656	UPPER	NO	NO	NO
13121011657	UPPER	NO	NO	YES
13121011658	UPPER	NO	NO	YES
13121011659	UPPER	NO	NO	NO
13121011660	UPPER	NO	NO	NO
13121011661	UPPER	NO	NO	NO
GWINNETT COUNTY				
13135050105	MODERATE	NO	NO	YES
13135050110	UPPER	NO	NO	NO
13135050111	MODERATE	NO	NO	YES
13135050112	MIDDLE	NO	NO	YES
13135050113	MIDDLE	NO	NO	YES
13135050114	UPPER	NO	NO	NO
13135050115	NA	NO	NO	YES
13135050116	UPPER	NO	NO	NO
13135050117	UPPER	NO	NO	NO
13135050118	MIDDLE	NO	NO	YES
13135050119	MIDDLE	NO	NO	YES
13135050120	UPPER	NO	NO	NO
13135050121	MIDDLE	NO	NO	NO
13135050205	MIDDLE	NO	NO	YES
13135050215	MIDDLE	NO	NO	YES
13135050218	MIDDLE	NO	NO	YES
13135050219	MIDDLE	NO	NO	YES
13135050221	MIDDLE	NO	NO	YES
13135050222	MIDDLE	NO	NO	YES
13135050223	MIDDLE	NO	NO	YES
13135050224	UPPER	NO	NO	YES
13135050225	MIDDLE	NO	NO	YES
13135050226	MIDDLE	NO	NO	YES
13135050227	UPPER	NO	NO	NO
13135050228	MODERATE	NO	NO	YES
13135050229	MODERATE	NO	NO	YES
13135050230	MODERATE	NO	NO	YES
13135050231	UPPER	NO	NO	YES
13135050232	MIDDLE	NO	NO	YES
13135050233	MIDDLE	NO	NO	YES
13135050234	UPPER	NO	NO	YES
13135050235	UPPER	NO	NO	YES
13135050236	MIDDLE	NO	NO	YES
13135050237	MIDDLE	NO	NO	YES
13135050238	MIDDLE	NO	NO	YES
13135050239	UPPER	NO	NO	YES
13135050240	UPPER	NO	NO	YES
13135050241	UPPER	NO	NO	YES
13135050242	UPPER	NO	NO	YES

Tract	Income	Dist.	Und.	MM
GWINNETT COUNTY (CONTINUED)				
13135050243	UPPER	NO	NO	NO
13135050244	UPPER	NO	NO	YES
13135050306	MODERATE	NO	NO	YES
13135050308	UPPER	NO	NO	NO
13135050311	UPPER	NO	NO	NO
13135050315	MODERATE	NO	NO	YES
13135050317	MODERATE	NO	NO	YES
13135050318	MODERATE	NO	NO	YES
13135050321	UPPER	NO	NO	NO
13135050322	UPPER	NO	NO	NO
13135050323	UPPER	NO	NO	NO
13135050324	MIDDLE	NO	NO	YES
13135050325	MODERATE	NO	NO	YES
13135050326	MODERATE	NO	NO	YES
13135050327	MODERATE	NO	NO	YES
13135050328	MODERATE	NO	NO	YES
13135050329	LOW	NO	NO	YES
13135050330	MODERATE	NO	NO	YES
13135050331	MODERATE	NO	NO	YES
13135050332	MODERATE	NO	NO	YES
13135050333	MODERATE	NO	NO	YES
13135050334	MIDDLE	NO	NO	YES
13135050335	MIDDLE	NO	NO	YES
13135050336	UPPER	NO	NO	YES
13135050415	MIDDLE	NO	NO	YES
13135050416	MIDDLE	NO	NO	YES
13135050425	UPPER	NO	NO	YES
13135050427	MIDDLE	NO	NO	YES
13135050430	MIDDLE	NO	NO	YES
13135050433	MODERATE	NO	NO	YES
13135050435	MODERATE	NO	NO	YES
13135050437	MODERATE	NO	NO	YES
13135050438	MODERATE	NO	NO	YES
13135050439	LOW	NO	NO	YES
13135050440	MODERATE	NO	NO	YES
13135050441	MODERATE	NO	NO	YES
13135050442	MIDDLE	NO	NO	YES
13135050443	MIDDLE	NO	NO	YES
13135050444	MODERATE	NO	NO	YES
13135050445	LOW	NO	NO	YES
13135050446	MODERATE	NO	NO	YES
13135050447	MODERATE	NO	NO	YES
13135050448	MODERATE	NO	NO	YES
13135050449	MODERATE	NO	NO	YES
13135050450	MIDDLE	NO	NO	YES
13135050451	LOW	NO	NO	YES
13135050452	MODERATE	NO	NO	YES
13135050453	MODERATE	NO	NO	YES
13135050454	MODERATE	NO	NO	YES
13135050455	MODERATE	NO	NO	YES
13135050456	MODERATE	NO	NO	YES
13135050457	UPPER	NO	NO	YES
13135050458	MIDDLE	NO	NO	NO
13135050459	MIDDLE	NO	NO	YES
13135050460	LOW	NO	NO	YES
13135050461	MIDDLE	NO	NO	YES
13135050462	UPPER	NO	NO	YES
13135050463	MODERATE	NO	NO	YES

Tract	Income	Dist.	Und.	MM
GWINNETT COUNTY (CONTINUED)				
13135050464	MODERATE	NO	NO	YES
13135050465	MIDDLE	NO	NO	YES
13135050466	MIDDLE	NO	NO	NO
13135050520	MIDDLE	NO	NO	YES
13135050521	MIDDLE	NO	NO	YES
13135050522	LOW	NO	NO	YES
13135050526	LOW	NO	NO	YES
13135050528	UPPER	NO	NO	YES
13135050529	MIDDLE	NO	NO	YES
13135050530	UPPER	NO	NO	YES
13135050536	MODERATE	NO	NO	YES
13135050537	MODERATE	NO	NO	YES
13135050539	MODERATE	NO	NO	YES
13135050541	MODERATE	NO	NO	YES
13135050542	MODERATE	NO	NO	YES
13135050549	MIDDLE	NO	NO	YES
13135050550	MIDDLE	NO	NO	YES
13135050551	UPPER	NO	NO	YES
13135050552	UPPER	NO	NO	YES
13135050553	MIDDLE	NO	NO	YES
13135050554	MODERATE	NO	NO	YES
13135050555	MIDDLE	NO	NO	YES
13135050556	MIDDLE	NO	NO	YES
13135050557	MIDDLE	NO	NO	YES
13135050558	MIDDLE	NO	NO	YES
13135050559	MODERATE	NO	NO	YES
13135050560	UPPER	NO	NO	YES
13135050561	MODERATE	NO	NO	YES
13135050562	MODERATE	NO	NO	YES
13135050563	MIDDLE	NO	NO	YES
13135050564	LOW	NO	NO	YES
13135050565	MIDDLE	NO	NO	YES
13135050566	MIDDLE	NO	NO	YES
13135050567	MODERATE	NO	NO	YES
13135050568	MIDDLE	NO	NO	YES
13135050569	MODERATE	NO	NO	YES
13135050570	MIDDLE	NO	NO	YES
13135050571	MODERATE	NO	NO	YES
13135050572	MIDDLE	NO	NO	NO
13135050573	UPPER	NO	NO	YES
13135050574	MODERATE	NO	NO	YES
13135050575	MIDDLE	NO	NO	YES
13135050576	MIDDLE	NO	NO	YES
13135050577	MODERATE	NO	NO	YES
13135050578	MIDDLE	NO	NO	YES
13135050579	MIDDLE	NO	NO	YES
13135050580	UPPER	NO	NO	YES
13135050581	MIDDLE	NO	NO	YES
13135050582	UPPER	NO	NO	YES
13135050583	MIDDLE	NO	NO	YES
13135050584	UPPER	NO	NO	NO
13135050585	MIDDLE	NO	NO	YES
13135050586	MODERATE	NO	NO	YES
13135050588	MIDDLE	NO	NO	YES
13135050589	MIDDLE	NO	NO	YES
13135050590	MIDDLE	NO	NO	YES
13135050591	UPPER	NO	NO	YES
13135050611	UPPER	NO	NO	YES

Tract	Income	Dist.	Und.	MM
GWINNETT COUNTY (CONTINUED)				
13135050612	MIDDLE	NO	NO	YES
13135050613	UPPER	NO	NO	YES
13135050614	UPPER	NO	NO	NO
13135050615	UPPER	NO	NO	NO
13135050616	UPPER	NO	NO	NO
13135050617	UPPER	NO	NO	NO
13135050618	UPPER	NO	NO	NO
13135050619	MIDDLE	NO	NO	NO
13135050620	UPPER	NO	NO	NO
13135050621	UPPER	NO	NO	NO
13135050622	MIDDLE	NO	NO	NO
13135050623	UPPER	NO	NO	YES
13135050627	MIDDLE	NO	NO	YES
13135050628	MIDDLE	NO	NO	YES
13135050629	UPPER	NO	NO	NO
13135050630	UPPER	NO	NO	YES
13135050631	MIDDLE	NO	NO	NO
13135050632	MIDDLE	NO	NO	NO
13135050633	LOW	NO	NO	YES
13135050634	MODERATE	NO	NO	YES
13135050635	MIDDLE	NO	NO	NO
13135050636	UPPER	NO	NO	YES
13135050715	MIDDLE	NO	NO	YES
13135050719	MODERATE	NO	NO	YES
13135050725	MIDDLE	NO	NO	YES
13135050729	MIDDLE	NO	NO	YES
13135050740	MIDDLE	NO	NO	YES
13135050741	UPPER	NO	NO	YES
13135050745	UPPER	NO	NO	YES
13135050746	UPPER	NO	NO	YES
13135050749	MODERATE	NO	NO	YES
13135050750	UPPER	NO	NO	YES
13135050753	MODERATE	NO	NO	YES
13135050755	UPPER	NO	NO	YES
13135050756	UPPER	NO	NO	YES
13135050757	UPPER	NO	NO	NO
13135050758	MODERATE	NO	NO	YES
13135050759	UPPER	NO	NO	YES
13135050760	UPPER	NO	NO	NO
13135050761	UPPER	NO	NO	YES
13135050762	UPPER	NO	NO	NO
13135050763	MIDDLE	NO	NO	YES
13135050764	MIDDLE	NO	NO	YES
13135050765	UPPER	NO	NO	NO
HALL COUNTY				
13139001501	MIDDLE	NO	NO	NO
13139001502	UPPER	NO	NO	NO
13139001605	UPPER	NO	NO	NO
13139001606	MIDDLE	NO	NO	NO
13139001607	MIDDLE	NO	NO	NO
13139001609	UPPER	NO	NO	NO



TOUCHMARK
NATIONAL BANK

Retail Banking Services Hours / Products / Fees

§25.43 Content and availability of public file.

(a) *Information available to the public.* A bank or savings association must maintain a public file, in either paper or digital format, that includes the following information:

(5) A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's or saving association's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. A bank or savings association may elect to include information regarding the availability of other systems for delivering retail banking services (for example, mobile or online banking, loan production offices, and bank-at-work or mobile branch programs);



TOUCHMARK
NATIONAL BANK

Retail Banking Services

Hours / Products / Fees

Branch Hours

The main branch office of Touchmark National Bank located at 3651 Old Milton Parkway, Alpharetta, Georgia is open Monday – Friday, 9:00 am to 4:00 pm. The branch is closed on Saturdays and Sundays.

ATM (Automated Teller Machine)

Touchmark National Bank has one (1) ATM that is located at the main banking office at 3651 Old Milton Parkway, Alpharetta, GA 30005. The ATM is available 24/7 and is attached to the Main Office building and is located in the drive-thru area of the bank.

Products and Fees

Touchmark National Bank Products and Fees are included in the following pages of this section.




**TOUCHMARK
NATIONAL BANK**

Alpharetta

3651 Old Milton Parkway
Alpharetta, GA 30005
770-407-6700

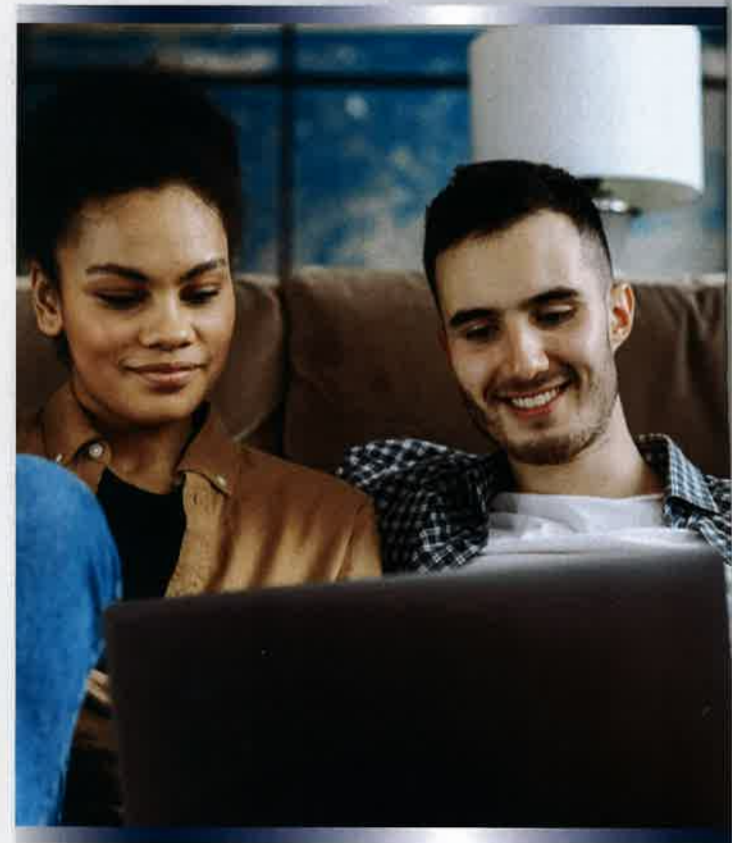
www.touchmarknb.com

Make Every Dollar Count

Our vision is to be the premier community bank in our market and to serve as a new standard in banking. We are always responsive to your needs and offer you an uncompromising standard of customer service. Do more with your money, get to know Touchmark National Bank!



**PERSONAL
BANKING**



Do More With Your Money



**TOUCHMARK
NATIONAL BANK**

All Touchmark Personal Checking accounts come with these features and options:

- Online banking and bill pay
- Mobile banking and deposits
- No fee debit card
- Complimentary notary services
- One insufficient funds fee waived per year
- Combined statement or E-statement
- Wire transfers and external transfers
- Send invoices / receive payments

Regular Checking

- Minimum opening balance \$100.00
- \$500 minimum daily balance required
- \$5.95 monthly maintenance charge if minimum daily balance is not maintained
- Non-interest bearing account
- First standard check order free

Silver Checking

- For individuals 55 and over
- Minimum opening balance \$100.00
- No minimum daily balance required
- No monthly maintenance charge
- One complimentary box of Touchmark standard checks annually
- No fee small safe deposit box (if available) or discount towards a larger box
- Non-interest bearing account

Gold Checking

- Minimum opening balance \$2,500.00
- \$2,500.00 minimum daily balance required
- \$11.95 monthly maintenance charge if minimum balance is not maintained
- Interest bearing account
- Interest is compounded daily and credited to the account monthly

Do More with Your Money

CDARS & ICS

One Bank. One rate. One Statement.

Touchmark National Bank participates in the CDARS and ICS program. These programs are designed to have full FDIC coverage on investments larger than \$250,000

Safe Deposit Box

Our Safe Deposit Boxes are available to rent for Touchmark account holders. Rental fees vary with the Safe Deposit Box sizes



Personal Platinum Money Market

- Minimum opening balance \$100.00
- \$1,500 minimum daily balance required
- \$14.95 monthly maintenance charge if minimum daily balance is not maintained
- \$5.00 fee for excessive withdrawals (6 withdrawals/transfers allowed per month)
- Interest is compounded daily and credited monthly

Tiers: \$0-\$9,999.99
\$10,000-\$49,999.99
\$50,000-\$99,999.99
\$100,000-\$249,999.99
\$250,000 and over

Personal Savings Account

- Minimum opening balance \$100.00
- \$100.00 minimum daily balance required
- \$2.95 monthly maintenance charge if minimum daily balance is not maintained
- \$5.00 fee for excessive withdrawals (6 withdrawals/transfers allowed per quarter)

Certificates of Deposit

Watch your money grow with a wide variety of customized terms and options to suit your specific needs

- Minimum opening balance \$1,000.00
- Terms range from 3 months up to 60 months
- Interest is compounded daily

Individual Retirement Accounts

We will help you plan and save for your retirement with an investment option that suits your needs

- Traditional IRA
- Roth IRA
- SEP IRA
- Simple IRA
- 401K Account Rollover




**TOUCHMARK
NATIONAL BANK**

**BUSINESS
BANKING**

**THE NEW STANDARD IN
BUSINESS BANKING**

Our vision is to be the premier community bank in our market and to serve as a new standard in banking. We are always responsive to your needs and offer you an uncompromising standard of customer service. Do more with your money, get to know Touchmark National Bank!

Alpharetta

3651 Old Milton Parkway
Alpharetta, GA 30005
770-407-6700

www.touchmarknb.com



Do More With Your Money



**TOUCHMARK
NATIONAL BANK**



All Touchmark Business Checking Accounts come with the following features and options:

- Online banking and bill pay
- Mobile banking and deposits
- No fee debit card
- Complimentary notary services
- One insufficient funds fee waived per year
- Combined statement or E-statement
- Wire transfers and external transfers
- Send invoices/receive payments
- Business credit card program*

Economy Business Checking

- Minimum opening balance \$100
- No minimum balance
- 200 maximum monthly items
- \$.50 for every item** over 200

Small Business Checking

- Minimum opening balance \$100
- \$5,000.00 minimum daily balance
- \$14.95 monthly service charge if minimum daily balance is not maintained
- 500 maximum monthly items
- \$.50 for every item** over 500
- Up to \$20,000.00 cash deposit per month
- \$1.00 per \$1,000 in excess of \$20,000.00

Business Analysis Checking

- Minimum opening balance \$100
- \$14.95 monthly service charge
- \$1.00 per deposit transaction
- \$.08 per item deposited
- \$.10 per debit item
- \$1.00 per \$1000 cash deposit



**TOUCHMARK
NATIONAL BANK**

IOLTA Checking

- Minimum opening balance \$25,000.00
- \$25,000 minimum daily balance required
- \$14.95 monthly service charge if minimum daily balance is not maintained
- 200 maximum monthly items
- \$.50 for every item** over 200

Merchant Services

We can set up merchant services tailored to your needs.

- Improve your cash flow and start generating sales with credit and debit card payment options. Our service offers integrated software, competitive pricing, no hidden fees or long-term contracts.

Cash Management Services

- ACH (Automated Clearing House)
- Merchant Services
- Remote Deposit Capture
- Zero Balance Account & Sweep

CDARS & ICS

One Bank. One rate. One Statement.

Touchmark National Bank participates in the CDARS and ICS program. These programs are designed to have full FDIC coverage on investments larger than \$250,000



*requires credit approval

**includes checks paid, items deposited, ACH debits & credits

Business Platinum Money Market

- \$5,000.00 minimum daily balance required
- \$14.95 monthly service charge if minimum daily balance is not maintained
- \$5.00 fee for excessive withdrawals (6 withdrawals/transfers allowed per month)

Tiers: \$0-9,999.99
\$10,000.00-\$74,999.99
\$75,000.00-\$99,999.99
\$100,000.00-\$249,999.99
\$250,000 and over

- Interest compounded daily and credited monthly

Business Interest Checking

- Minimum opening balance \$100.00
- \$2,500.00 minimum daily balance required
- \$11.95 monthly service charge if minimum daily balance is not maintained
- 200 maximum monthly items
- \$.50 for every item** over 200

Business Savings Account

- Minimum opening balance \$100.00
- \$100 minimum daily balance
- \$2.95 monthly service charge if minimum daily balance is not maintained
- \$5.00 fee for excessive withdrawals (6 withdrawal/transfer allowed per quarter)

Certificates of Deposit

Watch your money grow with a wide variety of customized terms and options to suit your specific needs

- Minimum opening balance \$1,000.00
- Terms range from 3 months up to 60 months
- Interest is compounded daily

Common Features

(Limits and Fees)

Touchmark National Bank
3651 Old Milton Parkway
Alpharetta, GA 30005
(770) 407-6700

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Overdraft Fee Categories. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft fee - each overdraft paid	\$28.00
Nonsufficient funds (NSF) fee - each returned item/payment	\$28.00
Dormant account fee	\$60.00
Wire Transfer Fees	Incoming Domestic - \$15.00 Incoming International - \$30.00 Outgoing Domestic - \$20.00 Outgoing International - \$40.00
Wire Trace/Investigation Fee	\$50.00
Stop Payment (All Items)	\$28.00
Early Account Closure Fee (accounts closed within 90 days of opening)	\$25.00
Official Checks	\$5.00
Garnishment / Levies - Max. 3 hours research and service Hourly rate over 3 hours \$30.00/ hr.	\$100.00
Research (non-bank error)	\$30.00 / hr.
Safe Deposit Box Fees	3X5 Safe box size - \$35.00 3X10 Safe box size - \$50.00 5X10 Safe box size - \$75.00 10X10 Safe box size - \$100.00 Drilling fee - \$300.00
Commercial Analysis Fee Schedule	Deposit transaction fee -\$1.00 Deposit per item fee - \$.08 Cash deposit fee \$1.00/\$1000 Items fee paid ----- \$.10 Monthly Service Fee - \$14.95
ACH Origination Services & Fess	Monthly Service Fee - \$35.00 Batch/File Submission- \$1.50 per batch/file **Item Processing-\$0.10 per item Return Item-\$5.00 per item



TOUCHMARK
NATIONAL BANK

Business Lending

We pride ourselves on our ability to partner with businesses to finance growth.

From real estate purchases to business lines of credit, we offer numerous loan options to help your business expand and succeed.

Touchmark is committed to distinction in business lending and strives to keep its reputation of lending excellence. Not only are we here to offer solutions tailored to your business needs, we are also available to offer our clients guidance and expert advice. Let us find a loan to best suit the needs of your company.

Commercial Line of Credit

A commercial line of credit is extended to businesses allowing access to borrowings to provide short-term working capital needs and to help finance the growth in your business.

- You control when advances are taken and when repayments/reductions are made to the line
- Fund seasonal changes in inventory and receivables
- Take advantage of vendor discounts
- Utilize for Trade Finance Solutions; i.e. Letters of Credit Supply Chain financing, etc...

Commercial Term Loans

Term loans are usually a single disbursement loan with payback over a specified period of time. They may be used to finance equipment, a change in ownership, a new business acquisition or other long-term needs of a company. Adjustable and fixed rate loans are available to meet most borrowers' needs.

- Enhance your company's position by obtaining the equipment and assets you need to grow or operate more competitively
- Increase your working capital to help your growing business needs
- Maximize your profitability to matching the payment to your cash flow

Commercial Construction

We will provide financing to build a new business facility or finance major renovations or expansions.

- Provides a bridge from raw land to permanent financing
- You pay interest monthly only on the amount used during construction and converts to principal and interest when completed

Commercial Real Estate

We provide financing for the acquisition or refinance of commercial buildings for owner occupied borrowers, commercial developers and investors.

- Financing available up to 25 year amortized repayment terms
- Adjustable and fixed rates are available for your projects.

Product types include:

- Office
- Retail
- Apartments
- Hotels
- Warehouse/Industrial
- Convenience Stores
- Non-profits
- Medical Offices

SBA and Government Guaranteed Lending Expertise from Touchmark

- 7(a), CDC/504 loans and USDA loan programs
- Fully amortizing loans up to 30 years
- Providing extended terms to help start or expand a business
- SBA lending team with 25+ year's experience



TOUCHMARK NATIONAL BANK

CRA and HMDA Data Reporting

§25.43 Content and availability of public file.

(b) Additional Information available to the public.

(1) Banks and savings associations subject to data reporting requirements pursuant to §25.42. A bank or savings association subject to data reporting requirements pursuant to §25.42 must include in its public file a written notice that the CRA disclosure Statement pertaining to the bank or savings association, its operating subsidiaries, and its other affiliates, if applicable, may be obtained on the FFIEC's website at: <https://www.ffiec.gov>. The bank or savings association must include the written notice in the public file within three business days after receiving notification from the FFIEC of the availability of the disclosure statement.

(2) Banks and savings associations required to report HMDA data.

(i) HMDA Disclosure Statement. A bank or savings association required to report home mortgage loan data pursuant to 12 CFR part 1003 must include in its public file a written notice that the bank's or savings association's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at <https://www.consumerfinance.gov/HMDA>. The bank or savings association must include the written notices in the public file within three days after receiving notification from the FFIEC of the availability of the disclosure statements.



TOUCHMARK
NATIONAL BANK

CRA and HMDA Data Reporting

Touchmark National Bank is considered an intermediate small bank based on the current asset thresholds. As such, Touchmark does not report loan data for either CRA or HMDA reporting.



TOUCHMARK
NATIONAL BANK

Loan to Deposit Ratio

§25.43 Content and availability of public file.

(b) Additional Information available to the public.

(3) Small banks or savings associations. A small bank or savings association, or a bank or savings association that was a small bank or savings association during the prior calendar year, must include in its public file the bank's or savings association's loan to deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan to deposit ratio.



TOUCHMARK NATIONAL BANK

Loan-to-Deposit Ratios

Touchmark National Bank **Loan-to-Deposit Ratios** for **2025**:

Quarter 1 – 03/31/2025: 97.1%

Quarter 2 – 06/30/2025: 90.4%

Quarter 3 – 09/30/2025: 91.9%

Quarter 4 – 12/31/2025: 90.2%

Touchmark National Bank **Loan-to-Deposit Ratios** for **2026**:

Quarter 1 – 03/31/2026: 91.3%